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File: USPT

Oct 13, 1998

US-PAT-NO: [5822737](#)

DOCUMENT-IDENTIFIER: US 5822737 A

TITLE: Financial transaction system

DATE-ISSUED: October 13, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
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APPL-NO: 08/ 597017 [\[PALM\]](#)

DATE FILED: February 5, 1996

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US-CL-ISSUED: 705/26; 235/381, 340/825.35

US-CL-CURRENT: [705/26](#); [235/381](#), [340/5.9](#)

FIELD-OF-SEARCH: 235/375, 235/379, 235/380, 235/381, 340/825.3, 340/825.31, 340/825.34, 340/825.35, 705/1, 705/26, 705/27, 902/2

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	5206488	April 1993	Teicher	235/380
<input type="checkbox"/>	5220501	June 1993	Lawlor et al.	902/24 X
<input type="checkbox"/>	5351296	September 1994	Sullivan	380/24
<input type="checkbox"/>	5420405	May 1995	Chasek	235/379
<input type="checkbox"/>	5511122	April 1996	Atkinson	380/25
<input type="checkbox"/>	5515307	May 1996	Aiello et al.	364/717
<input type="checkbox"/>	5557518	September 1996	Rosen	235/379 X
<input type="checkbox"/>	5608801	March 1997	Aiello et al.	380/46
<input type="checkbox"/>	5621797	April 1997	Rosen	380/24
<input type="checkbox"/>	5627972	May 1997	Shear	395/200.18

<input type="checkbox"/> <u>5629982</u>	May 1997	Micali	380/30
<input type="checkbox"/> <u>5642419</u>	June 1997	Rosen	380/23
<input type="checkbox"/> <u>5671280</u>	September 1997	Rosen	380/24
<input type="checkbox"/> <u>5710887</u>	January 1998	Chelliah et al.	705/26
<input type="checkbox"/> <u>5724424</u>	March 1998	Gifford	380/24
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ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ABSTRACT:

An automated payment system particularly suited for purchases over a distributed computer network such as the Internet. In such a distributed computer network, a merchant or vending computer contains certain promotional information which is communicated to a customer's computer. Based upon the promotional information, the operator of the customer's computer decides to purchase the services or goods described by the promotional information. The customer's computer is linked to a payment processing computer and the customer's credit card number and the amount of the goods or services is transmitted to the payment processing computer. The payment processing computer automatically contacts a bank for verification of the credit card and amount; the bank transmits an authorization to the payment processing computer. The payment processing computer communicates a self-generated transaction indicia, and in some embodiments a password, to the customer's computer. In the embodiment where a password is used, the customer's computer uses the password with the merchant's computer in obtaining access to protected information or to establish shipping instructions.

26 Claims, 15 Drawing figures

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CLAIMS:

8. The financial transaction system according to claim 1 wherein the payment processing computer further includes means for connecting said customer computer, after receipt of said authorization indicia, to a merchant computer at a selected return address.

9. The financial transaction system according to claim 8 wherein the payment processing computer further includes:

- a) memory means for storage of said selected return address; and,
- b) automated means for retrieving said selected return address from said memory means.

18. The payment processing computer according to claim 17 further including:

- a) memory means for storage of a selected return address for connecting said customer computer to said merchant computer; and,
- b) automated means for retrieving said selected return address from said memory means.

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